CLAIMS

What is claimed is:

1.   1.   A computerized method of providing and allowing secure sharing of account
2. information between users of an Internet information aggregation system comprising:
3.   a grantor user creating one or more view pages,
4.   storing the grantor's view pages in a view pages database of the Internet
5. information aggregation system,
6.   assigning a unique visitation access code to each of a plurality of grantee users of
7. the Internet information aggregation system,
8.   storing said visitation codes in a database of the Internet information aggregation
9. system,
10.   said grantor selectively obtaining said visitation access codes from one or more of
11. said grantees, and
12.   said grantor using said visitation access codes to selectively grant visitation access
13. to one or more of said grantor's view pages to one or more of said grantees.
14.   2.   The method of claim 1, wherein said grantor's view pages include
15.   a public view that displays non-sensitive information,
16.   a private view that displays sensitive information, and
17.   an advisor view that displays selected account information pertaining to obtaining
18. advice from an advisor, such as a financial, health, or travel advisor.
19.   3.   The method of claim 1, wherein said step of using said visitation access codes to
20. selectively grant visitation access to one or more of said grantor's view pages to one or
21. more of said grantees comprises:
22.   receiving input from said grantor for granting visitation access,
23.   verifying that said grantor is authorized to grant visitation access,
24.   if said grantor is authorized to grant visitation access, presenting a graphical user
25. interface for granting visitation access,
26.   receiving input from the grantor for a visitation access code of a selected grantee,
27.   determining whether said grantor entered a correct visitation access code,
28.   if said grantor entered a correct visitation access code, displaying a list of said
29. grantor's available view pages, and
30.   receiving input from said grantor for selectively granting access to one or more of

1 said grantor's view pages to said selected grantee.

2 4.   The method of claim 3, further comprising, in said step of selectively granting

3 access to one or more of said grantor's view pages, selectively assigning one of three

4 levels of access for each said view page for which access is granted, said level of access

5 selected from the group consisting of Read Access, Refresh Access, and Full Access.

6 5.   The method of claim 1, further comprising said grantor selectively revoking

7 visitation access privileges to one or more of said grantees.

8 6.   The method of claim 5, further comprising, in said step of selectively granting

9 access to one or more of the grantor's view pages, selectively granting a right of Read

10 Access to said selected grantee, wherein said Internet information aggregation system

11 permits said grantee to view account information displayed on the grantor's view page

12 but does not permit said grantee to manipulate said account information or otherwise alter

13 said view page.

14 7.   The method of claim 5, further comprising, in said step of selectively granting

15 access to one or more of the grantor's view pages, selectively granting a right of Refresh

16 Access to said selected grantee, wherein said Internet information aggregation system

17 permits said grantee to view account information displayed on the grantor's view page

18 and to selectively refresh said account information.

19 8.   The method of claim 5, further comprising, in said step of selectively granting

20 access to one or more of the grantor's view pages, selectively granting a right of Full

21 Access to said selected grantee, wherein said Internet information aggregation system

22 permits said grantee to view and manipulate account information displayed on the

23 grantor's view page as though said grantee were the grantor.

24 9.   The method of claim 5, further comprising, in said step of selectively granting

25 access to one or more of the grantor's view pages, selectively assigning a right to one of

26 three levels of access for each said view page for which access is granted, said level of

27 access selected from the group consisting of Read Access, Refresh Access, and Full

28 Access.

29 10.   The method of claim 1, further comprising the grantor selectively revoking

30 visitation access privileges to one or more of said grantees.

1   11.   The method of claim 1, further comprising:

2   a grantee logging onto the Internet information aggregation system via a

3   processor,

4   displaying one of said grantee's view pages on a display of said grantee's

5   processor, said display including an option for selectively viewing view pages of grantors

6   who have granted visitation access to said grantee,

7   said grantee selecting one of the grantors' view pages, and

8   displaying said selected grantor's view page on said grantee's display.

9   12.   The method of claim 11, wherein said step of displaying said selected grantor's

10   view page on said grantee's display comprises:

11   retrieving said selected grantor's view from said view pages database,

12   retrieving the grantor's decryption and encryption keys from a grantor decryption

13   and encryption keys database,

14   retrieving said grantee's decryption and encryption keys from a reviewer

15   decryption and encryption keys database,

16   retrieving the grantor's visitation access permissions from a grantor permissions

17   database, and

18   utilizing the grantor's decryption and encryption keys, said grantee's decryption

19   and encryption keys, and the grantor's visitation access permissions to display said

20   selected grantor's view page on said grantee's display.

21   13.   The method of claim 11, further comprising determining whether said grantee has

22   been granted a right to Read Access, Refresh Access, or Full Access, and limiting said

23   grantee's use of said selected grantor's view page to said granted right of access.

24   14.   The method of claim 13, wherein said step of determining whether said grantee

25   has been granted a right to Read Access, Refresh Access, or Full Access comprises:

26   determining whether said grantee has been granted a right to Read Access, and, if

27   said grantee has been granted said right to Read Access, retrieving said selected grantor's

28   view page, displaying said selected grantor's view page on said grantee's display, and

29   permitting said grantee to view said view page in a read-only mode;

1   if said grantee has not been limited only to Read Access, determining whether

2 said grantee has been granted a right to Refresh Access, and, if said grantee has been

3 granted said right to Refresh Access, retrieving said selected host user's view page,

4 displaying said selected grantor's view on said grantee's display, and enabling said

5 grantee to selectively refresh selected information on said selected grantor's view page;

6 and

7   if said grantee has not been limited only to Read Access or Refresh Access,

8 retrieving said selected grantor's view page, displaying said selected grantor's view on

9 said grantee's display, enabling said grantee to selectively refresh selected information on

10 said selected grantor's view page, and enabling said grantee to carry out functions on the

11 grantor's view page as though said grantee were the grantor, said functions including

12 carrying out transactions, logging in to selected web-sites, and modifying the grantor's

13 account information.

14   15.   The method of claim 11, wherein said processor is a mobile device.

15   16.   The method of claim 12, wherein said processor is a mobile device.

16   17.   The method of claim 13, wherein said processor is a mobile device.

17   18.   The method of claim 14, wherein said processor is a mobile device.

18   19.   A computerized system for providing and allowing secure sharing of account

19 information between users of an Internet information aggregation system, the Internet

20 account aggregation system aggregating and displaying Internet account information on

21 processors of the users, the users' processors each having a display and being

22 interactively connected to a host server processor via the Internet, wherein a grantor is a

23 user who selectively grants the right to access account information displayed on the

24 grantor user's view pages, and a grantee is a user who receives such right to access

25 account information on the grantors' view pages, comprising:

26   a means for the grantors to create one or more view pages,

27   said host processor programmed to store said view pages created by the grantors

28 in a view pages database of the Internet information aggregation system,

29   a means for assigning a unique visitation access code to each of the grantees,

1   said host processor programmed to store said visitation access codes in a

2   visitation access code database of the Internet information aggregation system, and

3   a means for granting visitation access to the grantees, whereby the grantors use

4   said visitation access codes to selectively grant access to selected grantor view pages to

5   selected grantees.

6   20.   The system of claim 19, wherein said grantor view pages include a Public View

7   that displays non-sensitive account information of the grantor.

8   21.   The system of claim 19, wherein said grantor view pages include a Private View

9   that displays sensitive account information of the grantor.

10 22.   The system of claim 19, wherein said grantor view pages include an Advisor

11 View that displays selected account information of the grantor that pertains to obtaining

12 advice from an advisor, such as a financial, health, or travel advisor.

13

14 23.   The system of claim 19, wherein said means for selectively granting visitation

15 access further includes a means for selectively granting Read Access, wherein said

16 Internet information aggregation system permits said grantee to view account information

17 displayed on the grantor's view page but does not permit said grantee to manipulate said

18 account information or otherwise alter said view page.

19 24.   The system of claim 19, wherein said means for selectively granting visitation

20 access further includes a means for selectively granting Refresh Access, wherein said

21 Internet information aggregation system permits said grantee to view account information

22 displayed on the grantor's view page and to selectively refresh said account information.

23 25.   The system of claim 19, wherein said means for selectively granting visitation

24 access further includes a means for selectively granting Full Access, wherein said

25 Internet information aggregation system permits said grantee to view and manipulate

26 account information displayed on the grantor's view page as though said grantee were the

27 grantor.

28 26.   The system of claim 19, further comprising a means for the grantors to selectively

29 revoke visitation access privileges to one or more of said grantees.

30 27.   The system of claim 19, further comprising:

1   the host processor programmed to display on each grantee's display available

2 grantor view pages to which the grantee has been granted visitation access rights, said

3 display including a means for the grantee to select an available grantor view page for

4 viewing, and

5   the host processor programmed to display said selected grantor's view page on

6 said grantee's display.

7 28.   The system of claim 27, further comprising the host processor programmed to

8 determine whether each grantee has been granted a right to Read Access, Refresh Access,

9 or Full Access, and to limit each grantee's use of said selected grantor's view page to said

10 granted right of access.

11 29.   The system of claim 11, wherein said processor is a mobile device.

12 30.   The system of claim 12, wherein said processor is a mobile device.

13 31.   The system of claim 13, wherein said processor is a mobile device.

14 32.   The system of claim 14, wherein said processor is a mobile device.

15 33.   A computerized method of providing and allowing secure sharing of account

16 information between users of an Internet information aggregation system, wherein a

17 grantor is a user who selectively grants a right to access account information displayed on

18 the grantor user's view pages, and a grantee is a user who receives such right to access

19 account information on the grantors' view pages, comprising:

20   a grantor creating one or more view pages, each said view page having a plurality

21 of monitors therein,

22   storing the grantor's view pages in a view pages database of the Internet

23 information aggregation system,

24   assigning a unique visitation access code to each of a plurality of grantees of the

25 Internet information aggregation system,

26   storing said visitation access codes in a database of the Internet information

27 aggregation system,

28   the grantor selectively obtaining said visitation access codes from one or more of

29 said grantees,

30   receiving input from the grantor for granting visitation access,

1   verifying that the grantor is authorized to grant visitation access,

2   if the grantor is authorized to grant visitation access, presenting a graphical user

3   interface for granting visitation access,

4   receiving input from the grantor for a visitation access code of a selected grantee,

5   determining whether the grantor entered a correct visitation access code,

6   if the grantor entered a correct visitation access code, displaying a list of the

7   grantor's available view pages, and

8   receiving input from the grantor for selectively granting access to one or more of

9   the grantor's view pages to said selected grantee.

10   34.   A computerized method of providing and allowing secure sharing of account

11   information between users of an Internet information aggregation system, wherein a

12   grantor is a user who selectively grants a right to access account information displayed on

13   the grantor user's view pages, and a grantee is a user who receives such right to access

14   account information on the grantors' view pages, comprising:

15   a grantor creating one or more view pages, each said view page having a plurality

16   of monitors therein,

17   storing the grantor's view pages in a view pages database of the Internet

18   information aggregation system,

19   assigning a unique visitation access code to each of a plurality of grantees of the

20   Internet information aggregation system,

21   storing said visitation access codes in a database of the Internet information

22   aggregation system,

23   the grantor selectively obtaining said visitation access codes from one or more of

24   said grantees,

25   receiving input from the grantor for granting visitation access,

26   verifying that the grantor is authorized to grant visitation access,

27   if the grantor is authorized to grant visitation access, presenting a graphical user

28   interface for granting visitation access,

29   receiving input from the grantor for a visitation access code of a selected grantee,

30   determining whether the grantor entered a correct visitation access code,

1   if the grantor entered a correct visitation access code, displaying a list of the

2 grantor's available view pages, and

3   receiving input from the grantor for selectively granting access to one or more of

4 the grantor's view pages to said selected grantee, including selectively assigning a right

5 to one of three levels of access for each said view page for which access is granted, said

6 level of access selected from the group consisting of Read Access, Refresh Access, and

7 Full Access.

8 35.   A computerized method of providing and allowing secure sharing of account

9 information between users of an Internet information aggregation system, wherein a

10 grantor is a user who selectively grants a right to access account information displayed on

11 the grantor user's view pages, and a grantee is a user who receives such right to access

12 account information on the grantors' view pages, comprising:

13   a grantor creating one or more view pages, each said view page having a plurality

14 of monitors therein,

15   storing the grantor's view pages in a view pages database of the Internet

16 information aggregation system,

17   assigning a unique visitation access code to each of a plurality of grantees of the

18 Internet information aggregation system,

19   storing said visitation access codes in a database of the Internet information

20 aggregation system,

21   the grantor selectively obtaining said visitation access codes from one or more of

22 said grantees,

23   receiving input from the grantor for granting visitation access,

24   verifying that the grantor is authorized to grant visitation access,

25   if the grantor is authorized to grant visitation access, presenting a graphical user

26 interface for granting visitation access,

27   receiving input from the grantor for a visitation access code of a selected grantee,

28   determining whether the grantor entered a correct visitation access code,

29   if the grantor entered a correct visitation access code, displaying a list of the

30 grantor's available view pages, and

1	receiving input from the grantor for selectively granting access to one or more of
2	the grantor's view pages to said selected grantee,
3	a grantee logging onto the Internet information aggregation system via a
4	processor,
5	displaying one of said grantee's view pages on a display of said grantee's
6	processor, said display including an option for selectively viewing view pages of grantors
7	who have granted visitation access to said grantee,
8	said grantee selecting one of the grantors' view pages, and
9	displaying said selected grantor's view page on said grantee's display.

10	36.	The method of claim 35, wherein said processor is a mobile device.

11	37.	A computerized method of providing and allowing secure sharing of account
12	information between users of an Internet information aggregation system, wherein a
13	grantor is a user who selectively grants a right to access account information displayed on
14	the grantor user's view pages, and a grantee is a user who receives such right to access
15	account information on the grantor's view pages, comprising:
16	a grantor creating one or more view pages, each said view page having a plurality
17	of monitors therein,
18	storing the grantor's view pages in a view pages database of the Internet
19	information aggregation system,
20	assigning a unique visitation access code to each of a plurality of grantees of the
21	Internet information aggregation system,
22	storing said visitation access codes in a database of the Internet information
23	aggregation system,
24	the grantor selectively obtaining said visitation access codes from one or more of
25	said grantees,
26	receiving input from the grantor for granting visitation access,
27	verifying that the grantor is authorized to grant visitation access,
28	if the grantor is authorized to grant visitation access, presenting a graphical user
29	interface for granting visitation access,
30	receiving input from the grantor for a visitation access code of a selected grantee,

1   determining whether the grantor entered a correct visitation access code,

2   if the grantor entered a correct visitation access code, displaying a list of the

3   grantor's available view pages, and

4   receiving input from the grantor for selectively granting access to one or more of

5   the grantor's view pages to said selected grantee, including selectively assigning a right

6   to one of three levels of access for each said view page for which access is granted, said

7   level of access selected from the group consisting of Read Access, Refresh Access, and

8   Full Access,

9   a grantee logging onto the Internet information aggregation system via a

10   processor,

11   displaying one of said grantee's view pages on a display of said grantee's

12   processor, said display including an option for selectively viewing view pages of grantors

13   who have granted visitation access to said grantee,

14   said grantee selecting one of the grantors' view pages,

15   retrieving said selected grantor's view from said view pages database,

16   retrieving the grantor's decryption and encryption keys from a grantor decryption

17   and encryption keys database,

18   retrieving said grantee's decryption and encryption keys from a reviewer

19   decryption and encryption keys database,

20   retrieving the grantor's visitation access permissions from a grantor permissions

21   database, and

22   utilizing the grantor's decryption and encryption keys, said grantee's decryption

23   and encryption keys, and the grantor's visitation access permissions to display said

24   selected grantor's view page on said grantee's display.

25   38.   The method of claim 37, further comprising determining whether said grantee has

26   been granted a right to Read Access, Refresh Access, or Full Access, and limiting said

27   grantee's use of said selected grantor's view page to said granted right of access.

28   39.   The method of claim 38, wherein said step of determining whether said grantee

29   has been granted a right to Read Access, Refresh Access, or Full Access comprises:

1   determining whether said grantee has been granted a right to Read Access, and, if
2   said grantee has been granted said right to Read Access, retrieving said selected grantor's
3   view page, displaying said selected grantor's view page on said grantee's display, and
4   permitting said grantee to view said view page in a read-only mode;

5   if said grantee has not been limited only to Read Access, determining whether
6   said grantee has been granted a right to Refresh Access, and, if said grantee has been
7   granted said right to Refresh Access, retrieving said selected host user's view page,
8   displaying said selected grantor's view on said grantee's display, and enabling said
9   grantee to selectively refresh selected information on said selected grantor's view page;
10   and

11   if said grantee has not been limited only to Read Access or Refresh Access,
12   retrieving said selected grantor's view page, displaying said selected grantor's view on
13   said grantee's display, enabling said grantee to selectively refresh selected information on
14   said selected grantor's view page, and enabling said grantee to carry out functions on the
15   grantor's view page as though said grantee were the grantor, said functions including
16   carrying out transactions, logging in to selected web-sites, and modifying the grantor's
17   account information.

18   40.   The method of claim 37, wherein said processor is a mobile device.

19   41.   A computerized method of providing and allowing secure sharing of account
20   information between users of an Internet information aggregation system, wherein a
21   grantor is a user who selectively grants a right to access account information displayed on
22   the grantor user's view pages, and a grantee is a user who receives such right to access
23   account information on the grantors' view pages, comprising:

24   a grantor creating one or more view pages, each said view page having three
25   columns, each of said columns having at least one monitor therein,

26   storing the grantor's view pages in a view pages database of the Internet
27   information aggregation system,

28   assigning a unique visitation access code to each of a plurality of grantees of the
29   Internet information aggregation system,

1   storing said visitation access codes in a database of the Internet information

2   aggregation system,

3   the grantor selectively obtaining said visitation access codes from one or more of

4   said grantees,

5   receiving input from the grantor for granting visitation access,

6   verifying that the grantor is authorized to grant visitation access,

7   if the grantor is authorized to grant visitation access, presenting a graphical user

8   interface for granting visitation access,

9   receiving input from the grantor for a visitation access code of a selected grantee,

10   determining whether the grantor entered a correct visitation access code,

11   if the grantor entered a correct visitation access code, displaying a list of the

12   grantor's available view pages, and

13   receiving input from the grantor for selectively granting access to one or more of

14   the grantor's view pages to said selected grantee,

15   a grantee logging onto the Internet information aggregation system via a

16   processor,

17   displaying one of said grantee's view pages on a display of said grantee's

18   processor, said display including an option for selectively viewing view pages of grantors

19   who have granted visitation access to said grantee,

20   said grantee selecting one of the grantors' view pages, and

21   displaying said selected grantor's view page on said grantee's display.

22   42.   The method of claim 41, wherein said processor is a mobile device.

23   43.   A computerized method of providing and allowing secure sharing of account

24   information between users of an Internet information aggregation system, including

25   secure sharing of messages, wherein a grantor is a user who selectively grants a right to

26   access account information displayed on the grantor user's view pages, and a grantee is a

27   user who receives such right to access account information on the grantors' view pages,

28   comprising:

29   a grantor creating one or more view pages,

1   storing the grantor's view pages in a view pages database of the Internet

2   information aggregation system,

3   assigning a unique visitation access code to each of a plurality of grantees of the

4   Internet information aggregation system,

5   storing said visitation access codes in a database of the Internet information

6   aggregation system,

7   the grantor selectively obtaining said visitation access codes from one or more of

8   said grantees,

9   receiving input from the grantor for granting visitation access,

10   verifying that the grantor is authorized to grant visitation access,

11   if the grantor is authorized to grant visitation access, presenting a graphical user

12   interface for granting visitation access,

13   receiving input from the grantor for a visitation access code of a selected grantee,

14   determining whether the grantor entered a correct visitation access code,

15   if the grantor entered a correct visitation access code, displaying a list of the

16   grantor's available view pages, and

17   receiving input from the grantor for selectively granting access to one or more of

18   the grantor's view pages to said selected grantee,

19   a grantee logging onto the Internet information aggregation system via a

20   processor,

21   displaying one of said grantee's view pages on a display of said grantee's

22   processor, said display including an option for selectively viewing view pages of grantors

23   who have granted visitation access to said grantee,

24   said grantee selecting one of the grantors' view pages,

25   displaying said selected grantor's view page on said grantee's display,

26   receiving input from a composing user for composition of a secure message, said

27   composing user being either a grantor or a grantee,

28   receiving input from said composing user for selection of a recipient of said

29   secure message, said recipient being either a grantor or a grantee,

1   receiving input from said composing user for transmitting said secure message to

2   said recipient, and

3   upon receipt of said input for transmitting said secure message, transmitting said

4   secure message to a processor of said recipient in an encrypted read-only format.

5   44.   The method of claim 43, further comprising decrypting said secure message when

6   said secure message reaches said recipient's processor, and displaying said secure

7   message on a display of said recipient's processor.

8   45.   The method of claim 43, wherein, if said recipient was not logged into the Internet

9   information aggregation system when said secure message was transmitted to said

10   recipient, storing said secure message in an encrypted format in a secure messaging

11   database of the Internet information aggregation system.

12   46.   The method of claim 45, further comprising retrieving said secure message from

13   said secure messaging database when said recipient logs into the Internet information

14   aggregation system, and transmitting said secure message to said processor of said

15   recipient in an encrypted format.

16   47.   The method of claim 46, further comprising decrypting said secure message when

17   said secure message reaches said recipient's processor, and displaying said secure

18   message on a display of said recipient's processor.

19   48.   The method of claim 45, further comprising said composing user selectively

20   deleting secure messages from said secure messaging database.

21   49.   The method of claim 43, further comprising forwarding secure messages to a

22   mobile device of said recipient.

23   50.   The method of claim 1, further comprising exchanging messages between the

24   users in a secure format, wherein said secure messages are transmitted to recipient users

25   in an encrypted read-only format, and wherein said secure messages are stored only on

26   the Internet information aggregation system.

27   51.   The method of claim 5, further comprising exchanging messages between the

28   users in a secure format, wherein said secure messages are transmitted to recipient users

29   in an encrypted read-only format, and wherein said secure messages are stored only on

30   the Internet information aggregation system.

1   52.   The method of claim 11, further comprising exchanging messages between the

2   users in a secure format, wherein said secure messages are transmitted to recipient users

3   in an encrypted read-only format, and wherein said secure messages are stored only on

4   the Internet information aggregation system.

5   53.   The system of claim 19, further comprising a means for exchanging messages

6   between the users in a secure format, wherein said secure messages are transmitted to

7   recipient users in an encrypted read-only format, and wherein said secure messages are

8   stored only on the Internet information aggregation system.

9   54.   The system of claim 27, further comprising a means for exchanging messages

10   between the users in a secure format, wherein said secure messages are transmitted to

11   recipient users in an encrypted read-only format, and wherein said secure messages are

12   stored only on the Internet information aggregation system.